Reserve Bank of India has reported that the complete information for the year 1990-91 has not been received from the commercial banks. However, an amount of Rs. 387 crores was allocated under housing finance for the year 1990-91.

(b) The overall housing finance target is linked to growth in bank deposits and banks are advised to compute their respective shares at 1·5% of their incremental deposits of the current year over that of the previous year. Accordingly, the housing finance target for the year 1991-92, works out to Rs. 364 crores for the country. There is no State-wise earmarking of funds for lending by banks.

(c) to (e) Earlier, there was a ceiling of Rs. 3 lakhs on amount of housing finance to be extended per individual. The ceiling has been withdrawn with effect from October, 1989. The housing loans exceeding Rs. 3 lakhs per individual will not form part of housing finance allocation/target.

[*Translation*]

Opening of new bank branches in Aligarh District

2408. DR. LAL BAHADUR RAWAL : Will the Minister of FINANCE be pleased to state :

(a) the number of branches of nationalised banks functioning in Aligarh district at present and the locations thereof?

(b) whether there is any proposal to open more bank branches there; and

(c) if so, the proposed locations thereof and the time by which these branches are likely to be opened?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) As on 30-6-1991, 105 branches of nationalised banks were functioning in Aligarh District of Uttar Pradesh. Location of these branches are indicated below :

	Name of Centre	No. of branches
1.	Aligarh	39
2.	Atrauli	2
3.	Beswan	1
4.	Chandaus	1
5.	Charra (Rafatpur)	2
6.	Chherat	1
7.	Gabhana	1
8.	Harduaganj	2
9.	Hasayan	1
10.	Hatras	12
11.	Iglas	2
12.	Kasimpur	2
13.	Khair	3
14.	Mursan	1
15.	Pallasulla (Sroppanagar)	1
16.	Pisawa	1
17.	Sikandra Rao	3
18.	Debinagar	1
19.	Raipur Munzbta	1
20.	Tappal	1
21.	Akrabad	1
22.	Bijaigarh	1
23.	Bijouli	1
24.	Chandaula-Sajanpur	1
25.	Danipur	1
26.	Gondai	1
27.	Jalali	1
28.	Jalalpur	1
29.	Kachora	1
30.	Kanch-ka-Nagla	1
31.	Nagla Tajna	1
32.	Purdilnagar	1
33.	Bhanmori Buzurg	1
34.	Sasni	1
35.	Tamkoli	1
36.	Lodha	1
37.	Kauriaganj	2
38.	Kazimabad	1
39.	Rukhala	1
40.	Barwana	1
41.	Bhudia	1
42.	Godha	1
43.	Rajmahow	1
44.	Sofa	1
45.	Jawan	1
46.	Jattari	1
	TOTAL	105

(b) and (c) Reserve Bank of India (RBI) has reported that there are no licences pending with nationalised banks for opening branches in Aligarh District. Opening of branches of nationalised banks under the extant branch licensing policy is a continuous process which is governed by licences issued by RBI in this regard. Hence, at this stage it is not possible to project the number of branches of nationalised banks that will be opened in Aligarh District.

Export of Pearl Ornaments

2409. SHRI KAMLA MISHRA MADHUKAR : Will the Minister of COMMERCE be pleased to state :

(a) whether ornaments made of pearls are exported from Mehsi in Poorvee Champaran district; Bihar;

(b) if so, the value of pearl ornaments exported during the last three years, year-wise and the names of countries to which these ornaments are being exported;

(c) whether the Government have formulated any scheme to develop this industry and increase the exports; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM) : (a) and (b) Separate data on district-wise exports of items are not maintained by the Government.

(c) and (d) The Government has notified in the Current Import-Export Policy, 1990-93 in Chapter XXI, Part II, five schemes for export of gold and silver jewellery and articles which inter-alia include pearl studded jewellery.

Making self employment scheme more effective

2410. SHRI ASTBHUJA PRASAD SHUKLA : Will the Minister of FINANCE be pleased to state :

(a) whether the Government propose to make more effective the self-employment scheme; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) The performance of various self employment schemes such as the Scheme for providing Self Employment to Educated Unemployed Youth (SEEUY), Self Employment Programme for Urban Poor (SEPUP) and Scheme for Urban Micro Enterprises (SUME) are periodically reviewed by the Board of Directors of Public Sector Banks, Reserve Bank of India and Government of India and steps, as are necessary, taken to make the self employment schemes more effective and responsive to the needs of people. The implementation of these Central Government sponsored schemes are also kept under review in the District Level Consultative Committees and State Level Banker's Committees consisting of the officials of the banks and State Governments.

Outstanding Income-Tax Against Big Business Houses

2411. SHRI MRUTYUNJAYA NAYAK : Will the Minister of FINANCE be pleased to state. :

(a) the names of the 20 big business house in the country and the amount of income-tax outstanding against theme ; and

(b) the steps being taken by the Government to recover the income-tax dues from them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) : (a) The names of the 20 big business houses in the country ranked in order of their assets during 1989-90 are given in the enclosed statement.

Each of these business houses comprises a large number of companies. The Central Board of Direct Taxes maintains information only in respect of those companies which individually owe income-tax of Rs. 10 lakhs and